

June 17, 2011

CLERK, U.S. BANKRUPTCY COURT  
EASTERN DISTRICT OF CALIFORNIA

0003572339

<b>Class M-9 Notes</b>	
<b>Underwriter</b>	<b>Principal Amount</b>
Goldman, Sachs & Co.	\$15,190,000
Bear, Stearns & Co. Inc.	1,627,500
Credit Suisse Securities (USA) LLC	1,627,500
Merrill Lynch, Pierce, Fenner & Smith Incorporated	1,627,500
UBS Securities LLC	1,627,500
<b>Total</b>	<b>\$21,700,000</b>

The depositor has been advised by the underwriters that they propose initially to offer the notes of each class to the public at the offering price set forth on the cover page and to certain dealers at such price less a selling concession, not in excess of the percentage set forth in the table below of the Class Note Balance of the related class of notes. The underwriters may allow and such dealers may reallocate a reallocation discount, not in excess of the percentage set forth in the table below of the Class Note Balance of the related class of notes, to certain other dealers. After the initial public offering, the public offering prices, such concessions and such discounts may be changed.

<b>Class</b>	<b>Selling Concession</b>	<b>Reallowance Discount</b>
A-1	0.126%	0.063%
A-2	0.126%	0.063%
A-3	0.126%	0.063%
A-4	0.126%	0.063%
M-1	0.126%	0.063%
M-2	0.126%	0.063%
M-3	0.126%	0.063%
M-4	0.126%	0.063%
M-5	0.126%	0.063%
M-6	0.126%	0.063%
M-7	0.126%	0.063%
M-8	0.126%	0.063%
M-9	0.126%	0.063%

Until the distribution of the notes is completed, rules of the Securities and Exchange Commission may limit the ability of the underwriters and certain selling group members to bid for and purchase the notes. As an exception to these rules, the underwriters are permitted to engage in certain transactions that stabilize the price of the notes. Such transactions consist of bids or purchases for the purpose of pegging, fixing or maintaining the price of the notes.

In general, purchases of a security for the purpose of stabilization or to reduce a short position could cause the price of the security to be higher than it might be in the absence of such purchases.

Neither the sponsor nor any of the underwriters makes any representation or prediction as to the direction or magnitude of any effect that the transactions described above may have on the prices of the notes. In addition, neither the sponsor nor any of the underwriters makes any representation that the

underwriters will engage in such transactions or that such transactions, once commenced, will not be discontinued without notice.

The notes are offered subject to receipt and acceptance by the underwriters, to prior sale and to each underwriter's right to reject any order in whole or in part and to withdraw, cancel or modify the offer without notice. It is expected that delivery of the notes will be made through the facilities of DTC, Clearstream and the Euroclear System on or about the closing date. The notes will be offered in Europe and the United States of America.

The underwriters or their affiliates have ongoing banking relationships with affiliates of the sponsor and a portion of the proceeds received from the sale of the notes will be used by the sponsor to satisfy obligations under financing facilities in place with affiliates of the underwriters with respect to the mortgage loans. From time to time the underwriters or their affiliates may perform investment banking and advisory services for, and may provide general financing and banking services to, affiliates of Accredited. The underwriters or affiliates of the underwriters have provided financing for certain of the mortgage loans. A portion of the proceeds of the sale of the notes will be used to repay such financing.

The following is the underwriting discount in connection with the offer of the Notes:

<u>Class</u>	<u>Underwriting Discount</u>	<u>Total</u>
A-1	0.210000%	\$117,497,940
A-2	0.210000%	\$33,361,020
A-3	0.210000%	\$60,788,070
A-4	0.210000%	\$38,105,970
M-1	0.210000%	\$8,673,000
M-2	0.210000%	\$7,791,000
M-3	0.210000%	\$4,998,000
M-4	0.210000%	\$4,263,000
M-5	0.210000%	\$4,263,000
M-6	0.210000%	\$3,675,000
M-7	0.210000%	\$3,234,000
M-8	0.210000%	\$2,205,000
M-9	0.210000%	\$4,557,000

Expenses incurred by the sponsor in connection with this offering are expected to be approximately \$800,000.

For further information regarding any offer or sale of the notes pursuant to this prospectus supplement and the accompanying prospectus, see "*Plan of Distribution*" in the accompanying prospectus.

The underwriting agreement provides that the sponsor will indemnify the underwriters or contribute to losses arising out of certain liabilities, including liabilities under the Securities Act of 1933, as amended (the "Act").

### **Incorporation of Information by Reference**

The Securities and Exchange Commission allows us to "incorporate by reference" certain information already on file with it. This means that we can disclose important information to you by referring you to those documents. Such information is considered part of this prospectus supplement, and later information that is filed will automatically update and supersede this information. We incorporate

by reference all of the documents listed in the accompanying prospectus under the heading *"Incorporation of Certain Documents by Reference."*

You should rely only on the information incorporated by reference or provided in this prospectus supplement and the accompanying prospectus. We have not authorized anyone else to provide you with different information. You should not assume that the information in this prospectus supplement or the accompanying prospectus is accurate as of any date other than the date on the cover page of this prospectus supplement or the accompanying prospectus.

### **Additional Information**

Accredited Home Lenders, Inc. and Accredited Mortgage Loan REIT Trust have filed with the Securities and Exchange Commission a registration statement (Registration Nos. 333-129972 and 333-129972-01 under the Act, with respect to the notes offered pursuant to this prospectus supplement. This prospectus supplement and the accompanying prospectus, which form a part of the registration statement, omit certain information contained in such registration statement pursuant to the rules and regulations of the Securities and Exchange Commission. You may read and copy the registration statement at the Public Reference Room at the Securities and Exchange Commission at Judiciary Plaza, 100 F. Street, NE, Washington, D.C. and at the Securities and Exchange Commission's regional offices at 233 Broadway, New York, New York, 10279 and Citicorp Center, 500 West Madison Street, Chicago, Illinois 60661. Please call the Securities and Exchange Commission at 1-800-SEC-0330 for further information on the Public Reference Rooms. In addition, the Securities and Exchange Commission maintains a site on the World Wide Web containing reports, proxy materials, information statements and other information regarding issuing entities that file electronically with the Securities and Exchange Commission. The address is <http://www.sec.gov>.

Accredited Mortgage Loan Trust 2006-2's annual reports on Form 10-K, the distribution reports on Form 10-D, current reports on Form 8-K and any amendments to those reports will be filed with the Securities and Exchange Commission. These reports will be made available at <http://investors.accredhome.com/phoenix.zhtml?c=132116&p=irol-assetRelated> as soon as reasonably practicable after such material is electronically filed with, or furnished to, the Securities and Exchange Commission.

### **Legal Matters**

Certain legal matters in connection with the notes will be passed upon for the sponsor, the servicer, the depositor and as to certain tax matters for the issuing entity by Dewey Ballantine LLP, New York, New York, and for the underwriters by McKee Nelson LLP, New York, New York.

### **Ratings**

It is a condition to the original issuance of the notes that they will receive ratings by Standard & Poor's Ratings Services, a division of The McGraw-Hill Companies, Inc. and by Moody's Investors Service, Inc., as set forth below.

<u>Class</u>	<u>Ratings (S&amp;P/Moody's)</u>
A	AAA/Aaa
M-1	AA+/Aa1
M-2	AA+/Aa2
M-3	AA/Aa3
M-4	AA/A1
M-5	AA-/A2
M-6	A+/A3
M-7	BBB+/Baa1
M-8	BBB/Baa2
M-9	BBB-/Baa3

Explanations of the significance of such ratings may be obtained from Standard & Poor's Ratings Services, a division of The McGraw-Hill Companies, Inc., 55 Water Street, New York, New York 10041, and from Moody's Investors Service, Inc., 99 Church Street, New York, New York 10007. Such ratings will be the views only of such rating agencies. There is no assurance that any such ratings will continue for any period of time or that such ratings will not be revised or withdrawn. Any such revision or withdrawal of such ratings may have an adverse effect on the market price of the notes. Additionally, the ratings on the notes do not address the likelihood of the payment of any Basis Risk Carry-Forward Amounts. We have been informed by the rating agencies that the ratings assigned to the notes will be monitored by the rating agencies that are rating the notes while the notes are outstanding, but we cannot assure you that a rating agency will not discontinue monitoring the ratings assigned to the notes.

## Glossary

The following terms have the meanings given below when used herein.

*Accrued Note Interest* means, with respect to any payment date and each class of notes, the amount of interest accrued during the related Interest Accrual Period on the related Adjusted Class Note Balance immediately prior to such payment date at the related Interest Rate, as reduced by such class' share of any net prepayment interest shortfalls and any shortfalls resulting from the application of the Relief Act (or any similar state statutes), provided, however, that in the case of any Class M Note, such amount shall be reduced by the amount described in clause (a) in the definition of Deferred Interest allocated to such class.

*Adjusted Class Note Balance* means for any class of notes and any payment date, the Class Note Balance of that class minus the sum of all Principal Deficiency Amounts allocated for such class, if any, prior to that payment date.

*Available Funds* means, for any payment date, the sum of the following amounts: (i) the Servicer Remittance Amount (except for prepayment penalties), (ii) the proceeds from repurchases of mortgage loans, (iii) any net swap payment received from the swap provider, (iv) with respect to the payment date immediately following the end of the pre-funding period, any remaining funds in the pre-funding account and (v) all proceeds received with respect to any optional clean-up call.

*Available Funds Cap* means, for any payment date and any class of notes, a per annum rate equal to, the quotient of (i) the product of (a) the aggregate Distributable Interest Amount for such payment date multiplied by (b) the quotient of (I) 360 divided by (II) the actual number of days in the Interest Accrual Period, divided by (ii) the aggregate Adjusted Class Note Balance of all classes of notes on the first day of the Interest Accrual Period (after taking into account payments of principal received or advanced on the mortgage loans on such day).

*Basic Principal Distribution Amount* means, with respect to any payment date, the excess of (i) the Principal Remittance Amount over (ii) the Excess Subordinated Amount, if any.

*Basis Risk Carry Forward Amount* means, with respect to any payment date and any class of notes, the sum of: (i) the excess, if any, of interest that would otherwise be due on such class of notes at such notes' applicable Interest Rate (without regard to the Available Funds Cap) over interest due on such class of notes at a rate equal to the Available Funds Cap, (ii) any Basis Risk Carry Forward Amount for such class remaining unpaid from prior payment dates and (iii) interest on the amount in clause (ii) at such Notes' applicable Interest Rate (without regard to the Available Funds Cap).

*Class A Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the aggregate Class Note Balance of the Class A Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 65.40% and (ii) the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans and any remaining pre-funding amount on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-1 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date) and (B) the Adjusted Class Note Balance of the Class M-1 Notes immediately prior to such payment date,

over (y) the lesser of: (A) the product of (i) approximately 71.30% (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-2 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), and (C) the Adjusted Class Note Balance of the Class M-2 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 76.60% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-3 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), and (D) the Adjusted Class Note Balance of the Class M-3 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 80.00% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-4 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), and (E) the Adjusted Class Note Balance of the Class M-4 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 82.90% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-5 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of



the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), (E) the Adjusted Class Note Balance of the Class M-4 Notes (after taking into account the payment of the Class M-4 Principal Distribution Amount on such payment date), and (F) the Adjusted Class Note Balance of the Class M-5 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 85.80% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-6 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), (E) the Adjusted Class Note Balance of the Class M-4 Notes (after taking into account the payment of the Class M-4 Principal Distribution Amount on such payment date), (F) the Adjusted Class Note Balance of the Class M-5 Notes (after taking into account the payment of the Class M-5 Principal Distribution Amount on such payment date), and (G) the Adjusted Class Note Balance of the Class M-6 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 88.30% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-7 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date) and (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), (E) the Adjusted Class Note Balance of the Class M-4 Notes (after taking into account the payment of the Class M-4 Principal Distribution Amount on such payment date), (F) the Adjusted Class Note Balance of the Class M-5 Notes (after taking into account the payment of the Class M-5 Principal Distribution Amount on such payment date), (G) the Adjusted Class Note Balance of the Class M-6 Notes (after taking into account the payment of the Class M-6 Principal Distribution Amount on such payment date), and (H) the Adjusted Class Note Balance of the Class M-7 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 90.50% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-8 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), (E) the Adjusted Class Note Balance of the Class M-4 Notes (after taking into account the payment of the Class M-4 Principal Distribution Amount on such payment date), (F) the Adjusted Class Note Balance of the Class M-5 Notes (after taking into account the payment of the Class M-5 Principal Distribution Amount on such payment date), (G) the Adjusted Class Note Balance of the Class M-6 Notes (after taking into account the payment of the Class M-6 Principal Distribution Amount on such payment date), (H) the Adjusted Class Note Balance of the Class M-7 Notes (after taking into account the payment of the Class M-7 Principal Distribution Amount on such payment date), and (I) the Adjusted Class Note Balance of the Class M-8 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 92.00% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class M-9 Principal Distribution Amount* means, with respect to any payment date, an amount equal to the excess of: (x) the sum of: (A) the aggregate Class Note Balance of the Class A Notes (after taking into account the payment of the Class A Principal Distribution Amount on such payment date), (B) the Adjusted Class Note Balance of the Class M-1 Notes (after taking into account the payment of the Class M-1 Principal Distribution Amount on such payment date), (C) the Adjusted Class Note Balance of the Class M-2 Notes (after taking into account the payment of the Class M-2 Principal Distribution Amount on such payment date), (D) the Adjusted Class Note Balance of the Class M-3 Notes (after taking into account the payment of the Class M-3 Principal Distribution Amount on such payment date), (E) the Adjusted Class Note Balance of the Class M-4 Notes (after taking into account the payment of the Class M-4 Principal Distribution Amount on such payment date), (F) the Adjusted Class Note Balance of the Class M-5 Notes (after taking into account the payment of the Class M-5 Principal Distribution Amount on such payment date), (G) the Adjusted Class Note Balance of the Class M-6 Notes (after taking into account the payment of the Class M-6 Principal Distribution Amount on such payment date), (H) the Adjusted Class Note Balance of the Class M-7 Notes (after taking into account the payment of the Class M-7 Principal Distribution Amount on such payment date), (I) the Class Note Balance of the Class M-8 Notes (after taking into account the payment of the Class M-8 Principal Distribution Amount on such payment date), and (J) the Adjusted Class Note Balance of the Class M-9 Notes immediately prior to such payment date, over (y) the lesser of: (A) the product of (i) approximately 95.10% and (ii) the aggregate scheduled principal balance of the mortgage loans and the pre-funding amount on the last day of the related Due Period, and (B) the excess, if any, of the aggregate scheduled principal balance of the mortgage loans on the last day of the related Due Period over 0.50% of the aggregate scheduled principal balance of the closing date mortgage loans as of the Initial Cut-off Date and the pre-funding amount as of the Closing Date.

*Class Note Balance* means the original note principal balance of any class of Notes as listed on the table on the front cover of this prospectus supplement, minus the sum of all amounts applied in reduction of such amount on all prior payment dates.



*Compensating Interest* means an amount equal to the lesser of (a) the aggregate of the Prepayment Interest Shortfalls for the related payment date resulting from principal prepayments in full during the related Prepayment Period and (b) the aggregate servicing fee with respect to the related Due Period.

*Credit Enhancement Percentage* means for any class of notes on any payment date, the percentage obtained by dividing (x) the aggregate Class Note Balance of the class or classes subordinate thereto (including any overcollateralization and taking into account distributions of the Principal Distribution Amount for such payment date) by (y) the Pool Balance as of the last day of the related Due Period.

*Cut-off Date* means, for any mortgage loan, the Initial Cut-off Date or Subsequent Cut-off Date, as applicable.

*Debt Service Reduction* is, with respect to any mortgage loan, a reduction in the scheduled monthly payment on the related mortgage loan by a court of competent jurisdiction in a proceeding under the Bankruptcy Code, except such a reduction constituting a Deficient Valuation or any reduction that results in a permanent forgiveness of principal.

*Defaulted Swap Termination Payment* is any termination payment required to be made by the issuing entity to the swap provider pursuant to the interest rate swap agreement as a result of an "Event of Default" with respect to which the swap provider is the "Defaulting Party" or a "Termination Event" (other than "Illegality" or "Tax Event") (each as defined in the interest rate swap agreement) with respect to which the swap provider is the sole "Affected Party" or a "Swap Disclosure Event" (as defined in the interest rate swap agreement) with respect to which the swap provider is the sole "Affected Party."

*Deferred Interest* means for any class of Class M Notes and any payment date, the sum of (a) the aggregate amount of interest accrued at the applicable Interest Rate during the related Interest Accrual Period on the portion of the Principal Deficiency Amount allocated to that class, (b) any amounts described in clause (a) for such class for prior payment dates that remain unpaid, and (c) interest accrued for the Interest Accrual Period related to such payment date on the amount in clause (b) at the Interest Rate applicable to such class.

*Deficient Valuation* is, with respect to any mortgage loan, a valuation by a court of competent jurisdiction of the mortgaged property in an amount less than the then outstanding indebtedness under the mortgage loan, or that results in a permanent forgiveness of principal, which valuation in either case results from a proceeding under the Bankruptcy Code.

*Delinquency Advance* means advances made by the servicer on each Servicer Remittance Date with respect to delinquent payments of principal of and interest on the mortgage loans, at a rate of interest equal to the interest rate on the related mortgage note — or at such lower rate as may be in effect for such mortgage loan because of application of the Relief Act, any reduction as a result of a bankruptcy proceeding and/or any reduction by a court of the monthly payment due on such mortgage loan — less the servicing fee rate.

*Delinquency Rate* for any Due Period means, generally, the fraction, expressed as a percentage, the numerator of which is the aggregate outstanding principal balance of all mortgage loans 60 or more days delinquent (calculated on a contractual basis, and including all foreclosures and REO Properties) as of the close of business on the last day of such Due Period, and the denominator of which is the Pool Balance as of the close of business on the last day of such Due Period.

*Distributable Interest Amount* means, with respect to any payment date, the Interest Remittance Amount plus swap receipts, if any, and less all net swap payments owed to the swap provider and any swap termination payments other than Defaulted Swap Termination Payments, if any, plus related amounts transferred from the capitalized interest account, if any.

*Due Period* means, with respect to any payment date, the period from and including the second day of the preceding month to and including the first day of the current month.

*Excess Interest* for any payment date is equal to the excess of (x) the Distributable Interest Amount over (y) the sum (without duplication) of the amounts distributed pursuant to clauses (i) through (iii) "Description of the Notes and the Trust Certificates - Payments of Interest - Interest Payment Priorities" herein.

*Excess Subordinated Amount* means, with respect to any payment date, the lesser of (x) the Principal Remittance Amount for such payment date and (y) the excess, if any of (i) the Overcollateralization Amount, over (ii) the Target Overcollateralization Amount for such payment date.

*Extra Principal Distribution Amount* means, with respect to any payment date, the lesser of (i) the sum of (a) the excess of (x) the Distributable Interest Amount for such payment date, over (y) the interest payable on the notes on such payment date and (b) the amount of any prepayment penalties collected during the related Prepayment Period and (ii) the Overcollateralization Deficiency for such payment date.

*Foreclosure Profits* as to any Servicer Remittance Date, are the excess, if any, of (x) Net Liquidation Proceeds in respect of each mortgage loan that became a Liquidated Mortgage Loan during the month immediately preceding the month of such Servicer Remittance Date over (y) the sum of the unpaid principal balance of each such Liquidated Mortgage Loan plus accrued and unpaid interest on the unpaid principal balance from the due date to which interest was last paid by the mortgagor.

*Initial Cut-off Date* means the later of the close of business on June 1, 2006 or the date of origination of such closing date mortgage loan.

*Initial Cut-off Date Principal Balance* means as to any closing date mortgage loan, the unpaid principal balance of such mortgage loan as of the Initial Cut-off Date as specified in the amortization schedule at the time relating thereto (before any adjustment to such amortization schedule by reason of any moratorium or similar waiver or grace period) and after giving effect to any previous curtailments and Liquidation Proceeds allocable to principal (other than with respect to any Liquidated Mortgage Loan), irrespective of any delinquency in payment by the related mortgagor.

*Initial Pool Balance* is the aggregate Initial Cut-off Date Principal Balance of the closing date mortgage loans.

*Insurance Proceeds* are proceeds paid by any insurer pursuant to any insurance policy covering a mortgage loan to the extent such proceeds are not applied to the restoration of the related mortgaged property or released to the related mortgagor in accordance with the express requirements of law or in accordance with prudent and customary servicing practices.

*Interest Accrual Period* means with respect to the Offered Notes and for each payment date, the period from and including the prior payment date (or, in the case of the first payment date, from and including the closing date) to, but excluding the current payment date; interest will accrue on the Offered Notes on the basis of a 360-day year and the actual number of days elapsed in the interest accrual period.

*Interest Remittance Amount* means with respect to any payment date, the portion of Available Funds on such payment date attributable to interest received or advanced on the mortgage loans less the servicing fees to the extent not retained by the servicer and certain indemnification liabilities of the issuing entity to the indenture trustee and the owner trustee for such payment date.

*Liquidated Loan Loss* as to any Liquidated Mortgage Loan is the excess, if any, of (x) the unpaid principal balance of such Liquidated Mortgage Loan plus accrued and unpaid interest on such unpaid principal balance from the due date to which interest was last paid by the mortgagor over (y) Net Liquidation Proceeds.

*Liquidated Mortgage Loan* is a mortgage loan with respect to which the related mortgaged property has been acquired, liquidated or foreclosed and with respect to which the servicer determines that all Liquidation Proceeds which it expects to recover have been recovered.

*Liquidation Expenses* as to any Liquidated Mortgage Loan are all expenses incurred by the servicer in connection with the liquidation of such mortgage loan, including, without duplication, unreimbursed expenses for real property taxes and unreimbursed Servicing Advances.

*Liquidation Proceeds* are amounts received by the servicer in connection with (x) the taking of all or a part of a mortgaged property by exercise of the power of eminent domain or condemnation, (y) the liquidation of a defaulted mortgage loan through a sale, foreclosure sale, REO disposition or otherwise or (z) the liquidation of any other security for such mortgage loan, including, without limitation, pledged equipment, inventory and working capital and assignments of rights and interests made by the related mortgagor.

*Net Foreclosure Profits* as to any Servicer Remittance Date, are the excess, if any, of (x) the aggregate Foreclosure Profits with respect to such Servicer Remittance Date over (y) Liquidated Loan Losses with respect to such Servicer Remittance Date.

*Net Liquidation Proceeds* as to any Liquidated Mortgage Loan, are Liquidation Proceeds net of Liquidation Expenses and net of any unreimbursed Delinquency Advances and Servicing Advances made by the servicer with respect to such mortgage loan.

*Net Monthly Excess Cashflow* means, with respect to any payment date, the amount of Available Funds for such payment date remaining after making all payments described herein under the headings "Description of the Notes and the Trust Certificate--Payments of Interest--Interest Payment Priorities" and "Description of the Notes and the Trust Certificate --Payments of Principal."

*Net Prepayment Interest Shortfalls* means, with respect to any payment date, the amount by which the aggregate Prepayment Interest Shortfalls during the related Prepayment Period exceeds the available Compensating Interest.

*Net REO Proceeds* as to any REO property, are REO Proceeds net of any related expenses of the servicer.

*Overcollateralization Amount* with respect to any payment date will be equal to the amount, if any, by which (x) the Pool Balance as of the end of the related Due Period plus any outstanding pre-funding amount exceeds (y) the aggregate Class Note Balances or Adjusted Class Note Balances, as applicable, of the notes, after giving effect to payments on such payment date.

*Overcollateralization Deficiency* with respect to any payment date will be equal to the amount, if any, by which (x) the Target Overcollateralization Amount for such payment date exceeds (y) the Overcollateralization Amount for such payment date, calculated for this purpose after giving effect to the

reduction on such payment date of the Class Note Balances or Adjusted Class Note Balances, as applicable, of the notes resulting from the payment of the Principal Remittance Amount on such payment date.

*Payahead* means any payment made by a mortgagor during a Due Period which is intended by the mortgagor to be an early payment of one or more scheduled monthly payments due with respect to subsequent Due Periods, and not as a curtailment to be applied in full as a reduction in the principal balance of the related mortgage loan.

*Pool Balance* for any date and with respect to the mortgage loans is the aggregate scheduled principal balances of the mortgage loans as of such date.

*Prepayment Interest Shortfalls* means, with respect to any payment date, and each mortgage loan that was prepaid in full in the related Prepayment Period, an amount equal to the excess, if any, of (a) thirty days' interest on the outstanding principal balance of such mortgage loans at a per annum rate equal to the related mortgage interest rate — or at such lower rate as may be in effect for any such mortgage loan because of the application of the Relief Act, any reduction as a result of a bankruptcy proceeding and/or any reduction by a court of the monthly payment due on such mortgage loan — minus the rate at which the servicing fee are calculated, over (b) the amount of interest actually remitted by the related mortgagor in connection with such principal prepayment in full, less the servicing fee for such mortgage loan in such month.

*Prepayment Period* means, with respect to any payment date and any prepayment in full on the mortgage loans, the period from and including the sixteenth day of the preceding month (or in the case of the first payment date, the Initial Cut-off Date) to and including the fifteenth day of the month in which the payment date occurs.

*Principal Deficiency Amount* means, for any payment date, the excess of the aggregate Class Note Balance of all classes of Notes immediately prior to such payment date over the aggregate scheduled principal balance of the mortgage loans and any remaining pre-funding amount as of the first day of the related Due Period. On any payment date, the total Principal Deficiency Amount shall be allocated among the classes of Class M Notes in reverse order of their seniority. Thus, for instance, the Principal Deficiency Amount for any payment date will first be allocated to the Class M-9 Notes and, to the extent the Principal Deficiency Amount for such payment date exceeds the aggregate Class Note Balance of the Class M-9 Notes, such excess Principal Deficiency Amount shall be allocated to the Class M-8 Notes, and so on.

*Principal Distribution Amount* means, with respect to any payment date, the sum of (i) the Basic Principal Distribution Amount and (ii) the Extra Principal Distribution Amount.

*Principal Remittance Amount* for any payment date will be equal to that portion of the Servicer Remittance Amount for the related Servicer Remittance Date which relates to principal, together with:

- (i) the principal portion of the proceeds received by the indenture trustee upon the exercise by the depositor of its option to call the notes;
- (ii) the principal portion of the proceeds received by the indenture trustee on any termination of the issuing entity;
- (iii) the principal portion of the repurchase price for any repurchased mortgage loans;
- (iv) the principal portion of substitution adjustments received in connection with the substitution of a mortgage loan as of such Payment Date;

- (v) on the Payment Date after the end of the pre-funding period, any remaining amounts in the pre-funding account, and
- (vi) the Subsequent Recoveries received.

*Qualified Substitute Mortgage Loan* means any mortgage loan substituted for a deleted mortgage loan which has a scheduled principal balance, after application of all payments received on or prior to the date of substitution not substantially less and not more than the scheduled principal balance of the deleted mortgage loan as of such date, and each of which, among other things,

- relates to a detached one- to four-family residence and has the same or a better lien priority as the deleted mortgage loan and has the same occupancy status as the deleted mortgage loan or is an owner-occupied mortgaged property,
- matures no later than, and not more than one year earlier than, the deleted mortgage loan,
- has a loan-to-value ratio or LTV at the time of such substitution no higher than the LTV of the deleted mortgage loan,
- has a mortgage interest rate greater than or equal to the interest rate of the deleted mortgage loan, and
- complies, as of the date of substitution, with each representation and warranty set forth in the sale and servicing agreement.

*Rating Agency Condition* means, with respect to any action to which a Rating Agency Condition applies, that each rating agency shall have been given ten (10) days (or such shorter period as is acceptable to each rating agency) prior notice thereof and that each of the rating agencies shall have notified the indenture trustee, the servicer, the sponsor, the depositor and the issuing entity in writing that such action will not result in a reduction, qualification or withdrawal of the then current rating of the Notes that it maintains.

*Realized Loss* is the amount determined by the servicer, in accordance with its standard procedure, in connection with any mortgage loan equal to (i) with respect to any mortgage loan which has been liquidated, the excess of the principal balance of that mortgage loan plus interest thereon at a rate equal to the applicable mortgage rate less the servicing fee rate from the due date as to which interest was last paid or advanced up to the due date next succeeding such liquidation over proceeds, if any, received in connection with such liquidation, after application of all withdrawals permitted to be made by the servicer from the collection account with respect to such mortgage loan, (ii) with respect to any mortgage loan which has become the subject of a Deficient Valuation, the excess of the principal balance of the mortgage loan over the principal amount as reduced in connection with the proceedings resulting in the Deficient Valuation or (iii) with respect to any mortgage loan which has become the subject of a Debt Service Reduction, the present value of all monthly Debt Service Reductions on such mortgage loan, assuming that the mortgagor pays each scheduled monthly payment on the applicable due date and that no prepayments are received with respect to such mortgage loan, discounted monthly at the applicable mortgage rate.

*Regulation AB* means Subpart 229.1100 – Asset Backed Securities (Regulation AB), 17 C.F.R. §§229.1100-229.1123, as such may be amended from time to time, and subject to such clarification and interpretation as have been provided by the Securities and Exchange Commission (“SEC”) in the adopting release (Asset-Backed Securities, Securities Act Release No. 33-8518, 70 Fed. Reg. 1,506, 1,531 (Jan. 7, 2005)) or by the staff of the SEC, or as may be provided by the SEC or its staff from time to time.



*Relief Act Interest Shortfall* means, with respect to any payment date and a mortgage loan, an amount equal to the excess, if any, of (a) one month's interest on the outstanding principal balance of a mortgage loan at the related mortgage interest rate over (b) the amount of interest due on such mortgage loan because of the application of the Relief Act or any similar state law.

*REO Proceeds* are monies received in respect of any REO property, including, without limitation, proceeds from the rental of the related mortgaged property.

*Required Swap Counterparty Rating* means, with respect to a counterparty or entity guaranteeing the obligations of such counterparty, (x) either (i) if such counterparty or entity has only a long-term rating by Moody's, a long-term senior, unsecured debt obligation rating, financial program rating or other similar rating (as the case may be, the "Long-Term Rating") of at least "Aa3" by Moody's and if rated "Aa3" by Moody's is not on negative credit watch by Moody's or (ii) if such counterparty or entity has a Long-Term Rating and a short-term rating by Moody's, a Long-Term Rating of at least "A1" by Moody's and a short-term rating of "P-1" by Moody's and, in each case, such rating is not on negative credit watch by Moody's and (y) (i) a short-term rating of at least "A-1" by S&P or (ii) if such counterparty or entity does not have a short-term rating by S&P, a Long-Term Rating of at least "A+" by S&P.

*Rolling Three Month Delinquency Rate* with respect to any payment date, will be the average of the Delinquency Rates for the three (or one or two, in the case of the first and second payment dates, respectively) immediately preceding Due Periods.

*Senior Credit Enhancement Percentage* means, for any payment date, the percentage obtained by dividing (x) the aggregate Adjusted Class Note Balance of the Class M Notes (including any overcollateralization and taking into account the distributions of the Principal Distribution Amount for such payment date) by (y) the aggregate scheduled principal balance of the mortgage loans and any remaining pre-funding amount as of the last day of the related due period.

*Servicer Remittance Amount* for a Servicer Remittance Date is equal to the sum, without duplication, of:

- all scheduled collections of principal of and interest on the mortgage loans collected by the servicer during the related Due Period,
- all partial prepayments other than Payaheads of principal and other amounts collected on account of principal, including Net REO Proceeds, Net Liquidation Proceeds and Insurance Proceeds, if any, collected by the servicer during the previous calendar month,
- all principal prepayments in full, including prepayment penalties, collected by the servicer during the related Prepayment Period,
- all Delinquency Advances made, and Compensating Interest paid, by the servicer with respect to payments due to be received on the mortgage loans during the related Due Period, and
- any other amounts required to be placed in the collection account by the servicer pursuant to the sale and servicing agreement,

but excluding the following:

- (a) amounts received on a mortgage loan, other than timely scheduled payments of principal and interest, and including late payments, Liquidation Proceeds, and Insurance Proceeds, to the extent the servicer has previously made an unreimbursed Delinquency Advance or a Servicing Advance with regard to such mortgage loan;
- (b) for such Servicer Remittance Date, the servicing fee;
- (c) all net income from eligible investments that is held in the collection account for the account of the servicer;
- (d) all amounts actually recovered by the servicer in respect of late fees, assumption fees and similar fees;
- (e) Net Foreclosure Profits;
- (f) all amounts previously advanced by the servicer as Delinquency Advances or Servicing Advances that are determined in good faith by the servicer to be unrecoverable from the proceeds of the particular mortgage loan to which they relate; and
- (g) certain other amounts which are reimbursable to the servicer, as provided in the sale and servicing agreement.

The amounts described above may be withdrawn by the servicer from the collection account on or prior to each Servicer Remittance Date.

*Servicer Remittance Date* is the second business day prior to a payment date.

*Servicing Advances* means "out-of-pocket" costs and expenses of the servicer relating to the preservation, restoration and protection of the mortgaged property, including without limitation advances in respect of real estate taxes and insurance premiums, any collection, enforcement, or judicial proceedings, including without limitation foreclosures and liquidations, the purchase or maintenance of a first lien not included in the trust estate on the mortgaged property, conservation, management, and liquidation of any REO property, and certain other customary amounts described in the sale and servicing agreement.

*Step-Down Date* means the earlier of (A) the date on which the aggregate Class Note Balances of the Class A Notes have been reduced to zero and (B) the later to occur of:

(x) the payment date occurring in July 2009; and

(y) the first payment date on which the Senior Credit Enhancement Percentage (calculated for this purpose after giving effect to payments or other recoveries on the mortgage loans during the related Due Period, but before giving effect to payments on any of the notes on such payment date) for the Class A Notes would be greater than or equal to approximately 34.60%.

*Subsequent Cut-off Date*: As to any Subsequent Mortgage Loan, the later of the first day of the month of the transfer to the issuing entity and the date of origination of such mortgage loan.

*Subsequent Mortgage Loans*: Mortgage loans acquired by the issuing entity before the end of the Pre-Funding Period using funds from the pre-funding account.

*Subsequent Recovery* with respect to any mortgage loan that had previously been the subject of a Realized Loss, any amounts (net of reimbursable expenses) subsequently received in connection with such mortgage loan.

*Target Overcollateralization Amount* with respect to any payment date (a) prior to the Step-Down Date, approximately 2.45% of the Initial Pool Balance plus the pre-funding amount as of the Closing Date plus the pre-funding amount as of the Closing Date and (b) on or after the Step-Down Date, so long as a Trigger Event is not in effect, approximately 4.90% of the Pool Balance as of the last day of the related Due Period, subject to a floor equal to 0.50% of the Initial Pool Balance. If a Trigger Event is in effect, then the Target Overcollateralization Amount will be equal to the Target Overcollateralization Amount as of the prior payment date.

*Trigger Event.* A Trigger Event is in effect on any payment date if (i) on that payment date the Rolling Three Month Delinquency Rate equals or exceeds 44.35% of the prior period's Senior Credit Enhancement Percentage or (ii) during such period, the aggregate amount of Realized Losses incurred (less any Subsequent Recoveries) since the Cut-off Date through the last day of the related Prepayment Period divided by the aggregate scheduled principal balance of the closing date mortgage loans as of the Cut-off Date plus the pre-funding amount as of the Closing Date (the "Cumulative Realized Loss Percentage") exceeds the amounts set forth below:

Payment Dates	Cumulative Realized Loss Percentage
July 2008 to June 2009	1.10% for the first month, plus an additional 1/12 <sup>th</sup> of 1.45% for each month thereafter (e.g., approximately 1.825% in January 2009)
July 2009 to June 2010	2.55% for the first month, plus an additional 1/12 <sup>th</sup> of 1.55% for each month thereafter (e.g., approximately 3.325% in January 2010)
July 2010 to June 2011	4.10% for the first month, plus an additional 1/12 <sup>th</sup> of 1.25% for each month thereafter (e.g., approximately 4.725% in January 2011)
July 2011 to June 2012	5.35% for the first month, plus an additional 1/12 <sup>th</sup> of 0.65% for each month thereafter (e.g., approximately 5.675% in January 2012)
July 2012 and thereafter	6.00%

*Unpaid Interest Shortfall Amount* means, with respect to each class of Notes, an amount equal to any unpaid Accrued Note Interest from prior payment dates, with interest accrued thereon at the related Interest Rate.

**Schedule 1****Swap Notional Schedule**

<b>Month</b>	<b>Payment Month</b>	<b>Aggregate Notional (\$)</b>
1	July 2006	1,379,000,000
2	August 2006	1,362,377,298
3	September 2006	1,342,055,686
4	October 2006	1,318,672,612
5	November 2006	1,292,090,644
6	December 2006	1,262,776,167
7	January 2007	1,230,450,708
8	February 2007	1,195,608,834
9	March 2007	1,158,217,160
10	April 2007	1,117,950,935
11	May 2007	1,076,407,080
12	June 2007	1,036,036,209
13	July 2007	998,190,269
14	August 2007	962,485,869
15	September 2007	928,019,084
16	October 2007	894,746,414
17	November 2007	862,625,915
18	December 2007	831,617,130
19	January 2008	801,681,048
20	February 2008	772,771,386
21	March 2008	744,825,909
22	April 2008	717,611,559
23	May 2008	687,164,345
24	June 2008	639,404,926
25	July 2008	595,642,122
26	August 2008	558,350,148
27	September 2008	535,866,226
28	October 2008	514,530,357
29	November 2008	494,018,450
30	December 2008	474,298,760
31	January 2009	455,334,516
32	February 2009	437,095,362
33	March 2009	419,552,235
34	April 2009	402,677,313
35	May 2009	386,444,221
36	June 2009	370,835,378
37	July 2009	355,817,204
38	August 2009	355,817,204
39	September 2009	348,717,541
40	October 2009	336,204,350
41	November 2009	324,161,206
42	December 2009	312,573,074
43	January 2010	301,418,240
44	February 2010	290,679,686
45	March 2010	280,341,117
46	April 2010	270,386,906
47	May 2010	260,802,116
48	June 2010	251,572,492
49	July 2010	242,684,046
50	August 2010	234,123,551
51	September 2010	225,878,315
52	October 2010	217,936,160
53	November 2010	210,285,433
54	December 2010	202,914,999
55	January 2011	195,813,978

**Swap Notional Schedule (continued)**

56	February 2011	188,972,029
57	March 2011	182,379,214
58	April 2011	176,025,997
59	May 2011	169,902,760
60	June 2011	163,992,211
61	July 2011 and thereafter	0



***JAMES L. MACKLIN, Debtor, CASE NO. 2010-44610***

***JAMES L. MACKLIN vs. DEUTSCHE BANK NATIONAL TRUST CO., ADV. NO. 11-02024-E***

**UNITED STATES BANKRUPTCY COURT - EASTERN DISTRICT OF CALIFORNIA**

**EXHIBITS TO FIRST AMENDED ADVERSARY COMPLAINT**

# FINANCIAL TITLE COMPANY

Date: April 20, 2006

Accredited Home Lenders, Inc.  
15253 Ave of Science, Bldg. 3  
San Diego, CA 92128  
Attention: Funding Dept.

Escrow No.: 42518842-823-MFP  
Loan No: 0603307231  
Borrower: James Len Macklin  
Property: 10040 Wise Road  
Anburn, CA 95603

In connection with the above referenced loan, we enclose the following documents executed as required:

- |  |   |
|--|---|
| <input checked="" type="checkbox"/> Original Note, plus certified copies   | <input checked="" type="checkbox"/> Certified copies of Deed of Trust           |
| <input type="checkbox"/> Certified copies of Grant Deed                    | <input checked="" type="checkbox"/> Certified copies of escrow instructions     |
| <input checked="" type="checkbox"/> Acknowledged copy of your instructions | <input checked="" type="checkbox"/> Regulation Z/Itemization of amount financed |
| <input checked="" type="checkbox"/> Loan application                       | <input checked="" type="checkbox"/> Evidence of insurance                       |
| <input checked="" type="checkbox"/> Additional Loan documents              | <input type="checkbox"/> Loan conditions provided to escrow                     |
| <input type="checkbox"/>   |   |

**ATTENTION LENDER:** Any endorsements to be attached to the policy of title insurance must be specifically requested in writing, with the appropriate endorsement number provided, prior to funding. Financial Title Company cannot rely upon instructions that are general in nature and will not be liable or responsible for the issuance of endorsements not specifically requested in the lenders instructions.

In order that we may accommodate the RESPA Regulations in completing the HUD-1 statement, please submit to escrow your instructions which specifically itemize all fees, costs, expenses or credits to be disclosed on the HUD-1 Closing statement. This includes any items that were paid outside close (POC). Please provide the name of the payee and the amount to be disclosed.

Please be advised that due to the extraordinary refinancing levels our industry is experiencing, we are unable to provide Title Insurance Policies in less than 90 days. Please contact the undersigned should you need a policy in a shorter time frame.

**BY YOUR ACCEPTANCE OF THE ENCLOSED LOAN DOCUMENTS AND FUNDING OF THIS LOAN, ALL REQUIREMENTS OF YOUR LOAN INSTRUCTIONS ARE DEEMED TO BE SATISFIED AND APPROVED.**

☒ Please Fund On: April 24, 2006

☐ Please Hold Funding until further instructed

## WIRING INSTRUCTIONS:

Centennial Bank  
Englewood, CO

Please Reference Escrow No.: 42518842-823-MFP

Account No.: 2400659

Routing No.: 107000981

Borrower: James Len Macklin

**IMPORTANT: WE MUST BE NOTIFIED OF THE DATE AND AMOUNT OF FUNDS WIRED**

When funding figures are available, please call the undersigned at: (916) 351-2910.

Financial Title Company

By: 

April McHugh for Fatima Pacheco

***JAMES L. MACKLIN, Debtor, CASE NO. 2010-44610***

***JAMES L. MACKLIN vs. DEUTSCHE BANK NATIONAL TRUST CO., ADV. NO. 11-02024-E***

**UNITED STATES BANKRUPTCY COURT - EASTERN DISTRICT OF CALIFORNIA**

**EXHIBITS TO FIRST AMENDED ADVERSARY COMPLAINT**

MACK000578

**EXHIBIT “19”**

Branch :F09,User :3031

Comment:

Station Id :OXBZ

Recording Requested By:  
Title Court Service

Recording requested by:

When recorded mail to:

Windsor Management Co.  
15253 Avenue of Science  
San Diego, CA 92128

PLACER County Recorder  
JIN MCCALLEY  
DOC- 2009-0018890-00  
Recd 100-TITLE COURT SERVICE, INC  
Tuesday, MAR 10, 2009 09:32:00  
NIC \$3.00/AUT \$2.00/SBS \$1.00  
ERD \$1.00/RED \$1.00/REC \$4.00  
Tel Pd \$12.00 Rpt # 0001893925  
J1F/JL/1-2

TS#CA-08-01507-CS

Order#080122247-CA-LGI

Space above this line is for recorder's use.

Loan#0603307230

### Notice of Trustee's Sale

**YOU ARE IN DEFAULT UNDER A DEED OF TRUST DATED 4/14/2006. UNLESS YOU TAKE ACTION TO PROTECT YOUR PROPERTY, IT MAY BE SOLD AT A PUBLIC SALE. IF YOU NEED AN EXPLANATION OF THE NATURE OF THE PROCEEDING AGAINST YOU, YOU SHOULD CONTACT A LAWYER.**

A public auction sale to the highest bidder for cash, cashier's check drawn on a state or national bank, check drawn by state or federal credit union, or a check drawn by a state or federal savings and loan association, or savings association, or savings bank specified in Section 5102 to the Financial code and authorized to do business in this state, will be held by duly appointed trustee. The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

**Trustor(s): JAMES LEN MACKLIN, A MARRIED MAN AS HIS SOLE AND SEPARATE PROPERTY**

**Recorded: 4/28/2006 as Instrument No. 2006-0046431 in book xxx, page xxx of Official Records in the office of the Recorder of PLACER County, California;**

**Date of Sale: 3/30/2009 at 10:00 AM**

**Place of Sale: At the main entrance to the Municipal Courthouse, 11546 "B" Avenue, Auburn, CA.**

**Amount of unpaid balance and other charges: \$561,690.43**

**The purported property address is: 1004 WISE ROAD  
AUBURN, CA 95603**

**Assessors Parcel No. 040-040-046-000**

2

Branch :F09,User :3031

Comment:

Station Id :OXBZ

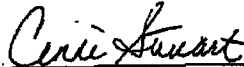
TS # CA-08-01507-CS  
Loan # 0603307230  
Notice of Trustee's Sale

The undersigned Trustee disclaims any liability for any incorrectness of the property address or other common designation, if any, shown herein. If no street address or other common designation is shown, directions to the location of the property may be obtained by sending a written request to the beneficiary within 10 days of the date of first publication of this Notice of Sale.

If the Trustee is unable to convey title for any reason, the successful bidder's sole and exclusive remedy shall be the return of monies paid to the Trustee, and the successful bidder shall have no further recourse.

Date: 3/9/2009

Windsor Management Co.



Cindi Stewart,  
15253 Avenue of Science  
San Diego, CA 92128  
Sales Line: 1-714-679-2962

In compliance with California Civil Code 2923.5(c) the mortgagee, trustee, beneficiary, or authorized agent declares: that it has contacted the borrower(s) to assess their financial situation and to explore options to avoid foreclosure; or that it has made efforts to contact the borrower(s) to assess their financial situation and to explore options to avoid foreclosure by one of the following methods: by telephone; by United States mail; either 1st class or certified; by overnight delivery; by personal delivery; by e-mail; by face to face meeting.

THIS OFFICE IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

